



Business Banking Positive Pay



ACH Rule Management Guide



Positive Pay- ACH Rule Management

Designed to prevent fraudulent Automated Clearing House (ACH) transactions, ACH Positive Pay allows companies to set rules for ACH transactions. These rules allow companies the ability to outline the conditions under which an ACH transaction is authorized and does not require review. They can include reviews for company ID, SEC code, transaction type (debit vs. credit) and/or transaction amount.

This step-by-step guide provides instructions for adding new ACH rules, as well as editing existing ones, within Positive Pay.

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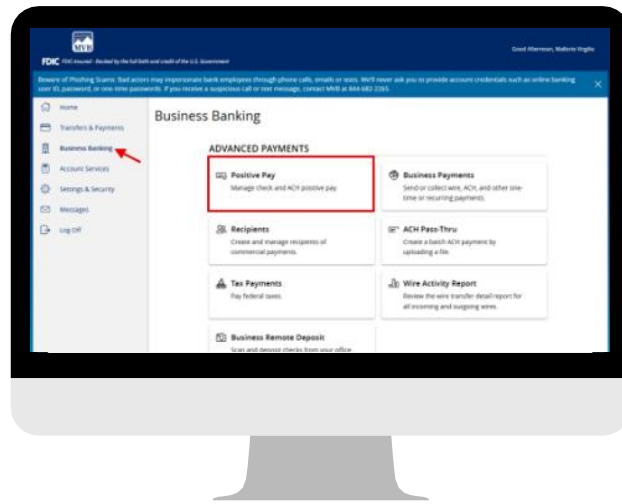
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Accessing Positive Pay

Below are steps you will take to access Positive Pay, where you can manage your ACH rules.

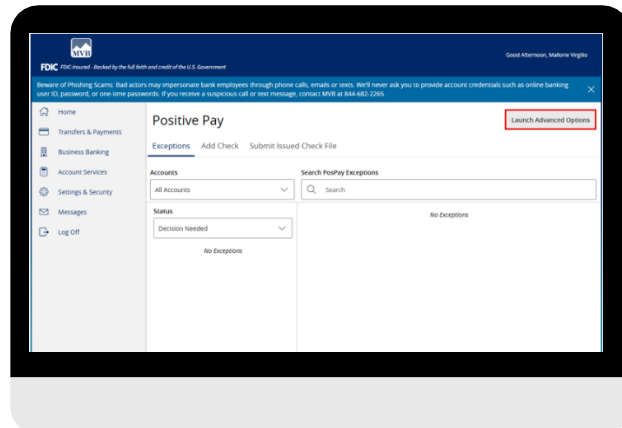
1

From the Home page, click **Business Banking** and then select the Positive Pay tile.



2

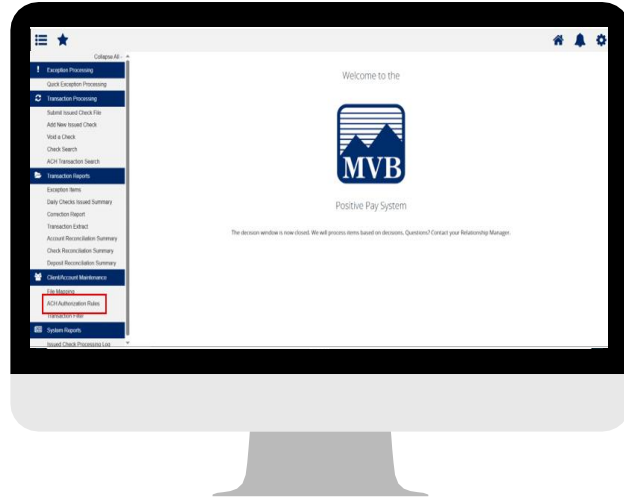
Click **Launch Advanced Options** to navigate to Centrix.



Note: Alternatively, ACH rules can be created through an existing exception item on this page- see **Add New ACH Rule via Quick Exception Processing** Section within this guide.

3

Select **ACH Authorization Rules** in the Client/Account Maintenance Section.

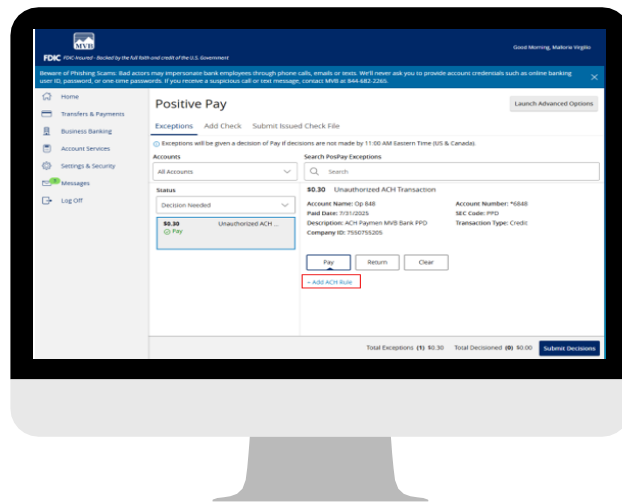


Add New ACH Rule via Quick Exception Processing

Below are steps you will take to quickly add a new ACH rule for debits and/or credits when reviewing an existing exception item.

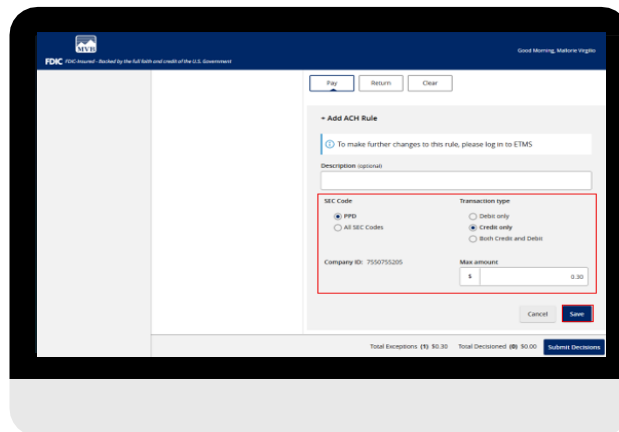
1

When reviewing a valid ACH exception item, click **Pay** and select the **+ Add ACH Rule** option.



2

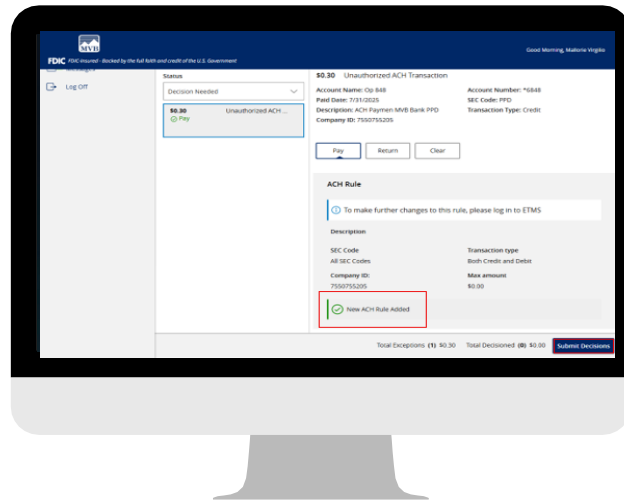
ACH Rule details will prepopulate based on the transaction details. Edit and click **Save** once details match desired rules.



Note: If a specific dollar amount is not desired, change the **Max Allowed** field to \$0.00 to ensure all dollar amounts are included in the rule.

3

Confirmation will appear once a new rule is added. Click **Submit Decision** to continue the exception review process.

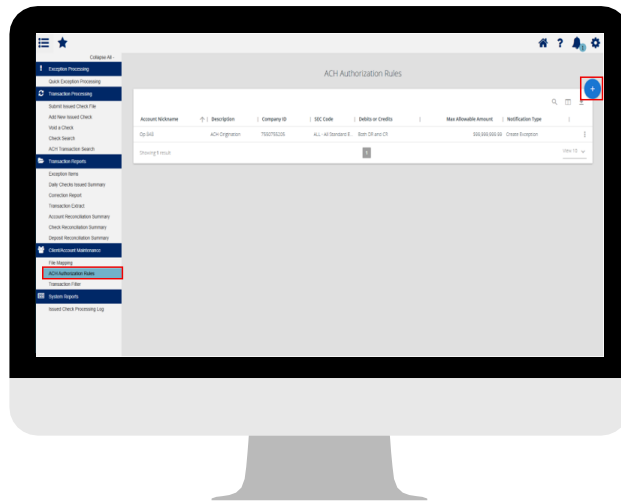


Add New ACH Rule via ACH Authorization Rules

Below are steps you will take to add a new ACH rule for debits and/or credits in order to determine which transactions are allowed without exceptions.

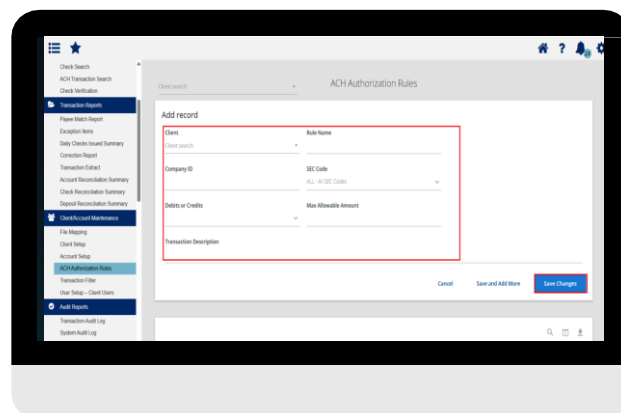
1

After selecting the **ACH Authorization Rules** option, click on the add icon.



2

Enter/select the ACH transaction criteria you want to allow and then click **Save Changes**. If adding more than one, click **Save and Add More**.



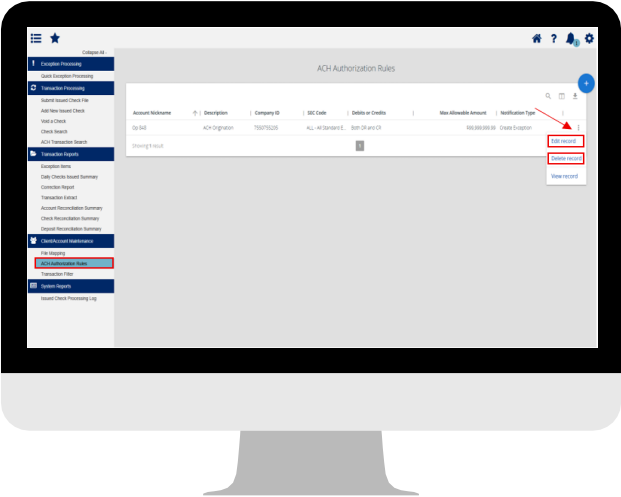
i Note: The Company ID is the ID of the originating company. If the Company ID field is left blank, the rule applies to all company IDs.

Edit/Delete Existing ACH Rule

Below are steps you will take to edit or delete an existing ACH Rule.

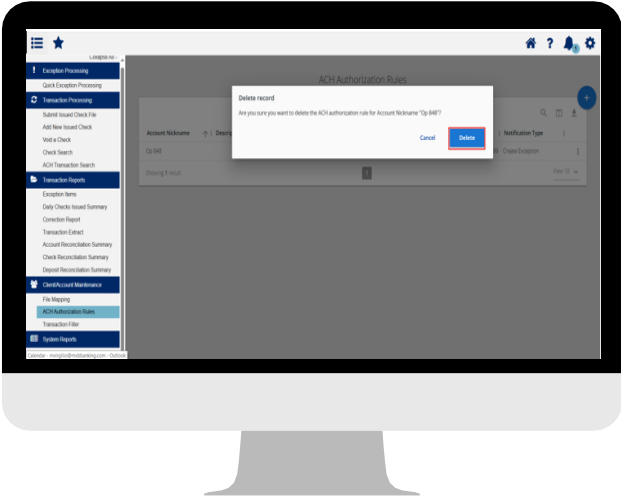
1

After selecting the **ACH Authorization Rules** option, click on the ellipse next to the rule you are trying to edit/delete and then select either **Edit record** or **Delete record**.



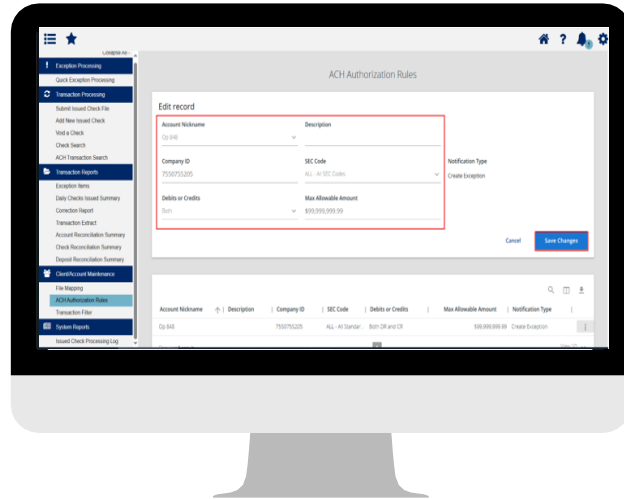
2

If deleting a rule, a Delete record pop-up will appear. Click **Delete**.



3

If editing a rule, update the ACH transaction criteria you want to change and then click **Save Changes**.



Questions?

Please contact Client Support at 1-844-682-2265 or ibsupport@mvpbanking.com